

# Privacy Policy and App Terms of Use

**Last updated: 12 May 2022**

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Cape Town, 8000, South Africa

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**Directors:** KMS Maphai | C Wazen | J Fuentes |  
C Collon

**Registered Name:** Yoco Technologies (Pty) Ltd  
**Registered Number:** 2013/203377/07

visit [yoco.com](https://yoco.com)

## Introduction

Yoco Online Payments (the "App") provides the simplest way to accept payments online (the "Service") to merchants who use Shopify to power their stores.

Yoco is a "responsible person" in terms of the South African Protection of Personal Information Act, 2013 ("POPIA") and a "controller" in terms of the General Data Protection Regulation ("EU GDPR") 2016/679 of the European Union in that it determines the purpose and the manner of processing of Personal Information.

Yoco does not provide services intended for children and accordingly, we do not knowingly collect Personal Information relating to children.

This Privacy Policy sets out how Personal Information is collected, used, and shared when you install or use the App in connection with your Shopify-supported store. Please ensure that you read this Privacy Policy together with any other notifications that we may forward to you when we are collecting or processing your Personal Information so that you are always fully informed of how and why we are using your Personal Information.

## What Personal Information the Yoco Payments App Collects

When you install the App, we are automatically able to access certain types of information from your Shopify account.

We will only collect, use, store and transfer the minimum Personal Information that we deem necessary to process for ordinary business purposes. Personal Information we may access includes:

If you are a Yoco Payments App payee:

- Personal Information, including your first names/s and surname, email address, phone number and other contact information such as and physical and postal address.

If you are a Yoco Payments App merchant:

- Personal Information (as defined by POPIA, also known as Personally Identifiable Information under GDPR), including your first names/s and surname, email address.

If we link other data with your Personal Information as provided to us, we will treat that linked data as Personal Information.

## How Do We Collect Your Personal Information?

We may collect your Personal Information in a variety of ways when you interact with us, including when:

- You engage us to offer you our products and services.
- You create an account with us.
- We process orders and payment transactions.
- We respond to your inquiries and requests.
- We obtain feedback from you about our products and services.
- We collect data from third party providers (Shopify).

## How Do We Use Your Personal Information?

We will only use your Personal Information when we are permitted to do so by law. We use the Personal Information we collect from you and your customers in order to provide the Service and to operate the Yoco Payments App. We may also share your Personal Information to comply with applicable laws and regulations, to respond to any lawful request for information we receive, or to otherwise protect our rights.

## Transfers Across Borders

It may be necessary for us to process, transfer and/or store your Personal Information in other countries, either to carry out your instructions or for ordinary business purposes. Any such transfer will be in accordance with all local laws. Countries that we transfer your Personal Information to may not have the same level of protection as is required by POPIA or the GDPR. Where this is the case, we will only process your Personal Information with your consent. If necessary, we will ask the party to whom we transfer your Personal Information to agree to our privacy principles, associated policies and practices so that your Personal Information will be protected to the same extent that it would have been had it been processed by us. Please contact us if you want further information on the specific mechanism used by us when transferring your Personal Information out of South Africa or the European Economic Area.

## Change of Purpose

We will only use your Personal Information for the purposes for which we originally collected it, unless we reasonably consider that we need to use it for another reason which is compatible with the original purpose. If you wish to get an explanation as to how the processing for the new purpose is compatible with the original purpose, please contact us using the contact details provided below.

If we need to use your Personal Information for a purpose unrelated to the original purpose, we will notify you and we will explain the legal basis which allows us to do so.

## What are Your Rights

Should you believe that any Personal Information we hold on you is incorrect or incomplete, you have the ability to request to see this information, rectify it or have it deleted. If you would like to exercise this right, please contact us through the contact information below.

Additionally, if you are located in European Economic Area, please note that the App may process your information in order to fulfil contracts it may have with you (for example if you make an order through the App), or otherwise to pursue our legitimate business interests.

In the event that you wish to report an issue related to how we have handled your Personal Information, please contact us through the contact information below. Our Information Privacy Officer will then look into your report and work with you to resolve the matter.

## Retaining your Personal Information

When you place an order through the App, we will maintain the information you filled out for your order in our records for historical, statistical or research purposes and have set out appropriate safeguards against the records being used for any other purposes. We will delete this Personal Information if you request us to.

## Changes to Our Privacy Policy

We may update this Privacy Policy from time to time. Any updates of this Privacy Policy will reflect here. Unless otherwise stated, any new Privacy Policy will supersede the previous Privacy Policy.

## How to Contact Us

For more information about our privacy practices, if you have questions, or if you would like to make a complaint, please contact us by e-mail at [privacy@yoco.com](mailto:privacy@yoco.com) or by mail using the details provided below:

Yoco Address:

7th Floor

56 Shortmarket street

Cape Town, 8001